

SumTotal Systems, Inc./H2O Partners, Inc.

NFIP Weekly Progress

Report

For January 23-28, 2012

The following is a weekly report summarizing the significant accomplishments for the Federal Emergency Management Agency (FEMA) National Flood Insurance Program (NFIP) for the week of January 23-28, 2012.

This report includes training activity for all regions.

This report has two major sections:

- Previous Week's Training Activity
- Confirmed Future Training Activity

1. Previous Week's Training Activity

During the week of January 23, 2012, a total of 8 classes were delivered to 721 attendees. Below is a detailed report of the training activity, listed by Region.

Date	REG	City	ST	Venue	Type	Audience	Trainer	# Attendees	Summary
1/24/2012	0				Webinar	Combo	Slevin	170	<p>In this combo webinar entitled "FEMA Mapping Changed", 27% of attendees were insurance agents, 36% lenders, and 10% Insurance companies. This session discussed in detail:</p> <ul style="list-style-type: none"> - the history of map changes and the process - map resources - benefits of map changes for property owners - grandfather rules - PRP extension - letters of map change <p>The group asked questions on topics such as PRP eligibility, making FIRMettes, zone discrepancies and letters of map change.</p>
1/25/2012	0				Webinar	Agent	Martinez	78	<p>The "Advanced Topics" webinar covered a thorough discussion of:</p> <ul style="list-style-type: none"> - 30-day waiting period - policy reformation - evidence of insurance - renewals/cancellations - Coastal Barrier Resource System - impact lender compliance has on agents and their clients <p>When asked if the attendees had been to past NFIP webinar training, 66% answered "yes". Some chatted that they had been to several in the past week. One attendee was an adjuster and had not only attended past sessions, but was attending this session for the 2nd time and expressed the benefit of rounding out his knowledge. Some of the questions asked in the Q&A panel touched on clarification on the flood start date and COBRA E&O exposure.</p>

Date	REG	City	ST	Venue	Type	Audience	Trainer	# Attendees	Summary
1/26/2012	0				Webinar	Agent	Slevin	104	<p>This webinar was entitled Elevation Rating. It expands on the EC Made EZ webinar, offering a series of case studies involving the rating of elevated and non-elevated buildings in A and V zones. Lowest floors are determined in the case studies and completion of the application and selection of rates are discussed.</p> <p>According to poll results, 72% of the respondents in this webinar indicated that they had previously attended a NFIP webinar.</p> <p>Topics covered during the session included:</p> <ul style="list-style-type: none"> - Impacts of machinery and equipment in a garage - Proper flood openings especially with regards to things like crawlspace doors. - Engineered opening and the criteria for it. - Completion of the elevation certificate in V zones - Basement coverage for machinery and equipment - Unnumbered A zones and how to determine elevation difference without BFEs - Definition of a stem wall - Base flood elevations and how they are determined - Definition of an obstruction - Differentiation between subgrade crawlspace and at grade crawlspace - Criteria for using Pre-FIRM vs. Post-FIRM rating - Rating V zones using replacement cost ratio

Date	REG	City	ST	Venue	Type	Audience	Trainer	# Attendees	Summary
1/26/2012	0				Webinar	Agent	Martinez	128	<p>The "Advanced Topics" webinar focused on advanced topics including:</p> <ul style="list-style-type: none"> - the 30 day waiting period - policy reformation - evidence of insurance - renewals/cancellations - Coastal Barrier Resource System - impact lender compliance has on agents and their clients <p>This group was very interactive during the session and maintained engaged for the duration. During the session, the chat panel stayed busy with questions ranging from map changes, zones discrepancies and lender compliance issues and their affect on the sale of flood insurance. Many of the attendees stayed past the official end time to type in questions. Initial comments received with the session evaluation included "Knowledgeable presenters" and "Appreciated the question and answer period after the presentation." Great session overall.</p>

Date	REG	City	ST	Venue	Type	Audience	Trainer	# Attendees	Summary
1/24/2012	5		IL	Part 1	Webinar	Agent	Slevin	56	<p>This webinar was Part 1 of the Basic Agent (FIRA Compliant) course. It was sponsored by the Independent Insurance Agents of Illinois. The IIA of Illinois not only acted as the webinar co-sponsor but also as the continuing education provider for the course. The Illinois Department of Insurance grants just 3 hours CE credit for any webinar or classroom training that meets the FIRA 2004 requirement.</p> <p>When polled during the session, nearly 40% of respondents indicated that they had no prior experience writing flood insurance. In another poll question, 60% of respondents answered that they had not written a flood insurance policy in the past 30 days.</p> <p>Given this group's relative lack of experience, the Basic Agent course fit the group extremely well. Questions from the group tended to be very basic, consisting of some of the following topics:</p> <ul style="list-style-type: none"> - Community Status List - what various designations mean on the list - Basements, especially with regard to contents coverage limitations - Flood zone - how to determine when more than one zone is present on a property - Definition of flood, especially the scope of what constitutes a general condition of flooding - Detached garage coverage extension - how to define residential use - Personal property in open - why is it excluded - Flood map updates - how to accomplish in a community with older flood maps

Date	REG	City	ST	Venue	Type	Audience	Trainer	# Attendees	Summary
1/25/2012	5		IL	Part 2	Webinar	Agent	Slevin	56	<p>This webinar was part 2 of the two-part Basic Agent (FIRA Compliant) webinar that targeted Illinois agents. The Independent Insurance Agents of Illinois sponsored both sessions and also acted as the continuing education provider for the course.</p> <p>The group was polled at the outset of the session to describe what objections it hears from its clients with regards to purchasing flood insurance. Although there were a bevy of responses supplied, all the answers could easily be narrowed down to two categories: price and perceived risk. Agents commented that since most clients perceived little or no flood risk, flood insurance was not seen as economically viable at any price.</p> <p>This two-part session explored a variety of aspects with regards to the NFIP:</p> <ul style="list-style-type: none"> - how the program works - coverages - loss settlement - rating - elevation certificates, etc. <p>Given the breadth of the subject matter, attendees were polled near the end of the two-day session to complete the following sentence: "I learned something new about..." Top responses coming from agents included grandfathering, elevation certificates, base flood elevations, SFIP coverages and loss settlement.</p>

Date	REG	City	ST	Venue	Type	Audience	Trainer	# Attendees	Summary
1/24/2012	8	Watertown	SD	Holiday Inn Express	Classroom	Agent	S Wood	36	<p>Flood Insurance Essentials was presented to 33 insurance agents and 3 lenders in Watertown, SD, in the first of a series of three seminars in South Dakota.</p> <p>Topics included:</p> <ul style="list-style-type: none"> - basics of the National Flood Insurance Program (NFIP) - the history of the Program, key stakeholders and how the NFIP works - policy types and what is and is not covered - how to build a flood insurance policy - FEMA/NFIP resources that are available on-line. An Aberdeen insurance agent indicated that after attending NFIP training in 2010 a major marketing campaign was launched bringing in quite a few flood insurance policies to their agency.
1/25/2012	8	Pierre	SD	Governor's Inn	Classroom	Agent	S Wood	34	<p>Flood Insurance Essentials was presented to 3 lenders and 31 insurance agents. This was a lively and interactive group with a lot of flooding experience since the city of Pierre (South Dakota capital city), literally had water to the rooftops in 2011. We reviewed the basics of the flood program in-depth. Our discussion included information such as:</p> <ul style="list-style-type: none"> - NFIP history - stakeholders - coverage limits - policy coverages - exclusions and limitations - NFIP definitions and terminology - NFIP resources. <p>Learner evaluations indicated that most attendees were pleased with the presentation and materials.</p>

Date	REG	City	ST	Venue	Type	Audience	Trainer	# Attendees	Summary
1/26/2012	8	Sioux Falls	SD	Ramada Hotel & Suites	Classroom	Combo	S Wood	59	<p>The basic NFIP seminar, "Flood Insurance Essentials" was presented to one adjuster, six lenders, and 52 insurance agents with our partner, the Professional Insurance Agents of North Dakota.</p> <p>The workshop presented these topics:</p> <ul style="list-style-type: none"> - the flood program's history - three flood insurance policies offered - coverage under the Standard Flood Insurance Policy - NFIP claims process , rating - base flood elevations - elevation certificates - list of NFIP resources <p>This was a highly interactive group who asked a number of topical questions regarding how long a community might stay in the Emergency Program Phase. Or, how often is the Floodsmart website updated? An area of great interest is the difference between a bank's flood zone determination and an insurance agent's.</p> <p>There was positive feedback form the audience including an e-mail from Jeff Ducheneau with Central States Insurance, thanking us for the seminar and stating, "It was wonderful!" Also, an e-mail from Pat Manning, Compliance Officer with First Savings Bank, asking if we present lender training to large groups in person. An immediate response was returned asking for additional details.</p>

Note: Attendance numbers in weekly progress reports are preliminary and may change once a post-workshop audit is completed.

2. Confirmed Future Training Activity

The following workshops and webinars are confirmed from January 30 to May 3, 2012. They are listed by region.

Date	REG	City	ST	Venue Name	Address	Type	Audience	Trainer
1/31/2012	0					Webinar	Lender	Slevin
1/31/2012	0					Webinar	Lender	Graham
2/1/2012	0			Part 1		Webinar	Agent	Slevin
2/1/2012	0					Webinar	Lender	Graham
2/2/2012	0			Part 2		Webinar	Agent	Slevin
2/7/2012	0			Part 1		Webinar	Agent	Graham
2/8/2012	0			Part 2		Webinar	Agent	Waalkes
2/14/2012	0					Webinar	Lender	Martinez
2/15/2012	0					Webinar	Lender	Slevin
2/15/2012	0			Part 1		Webinar	Agent	Wood
2/16/2012	0			Part 2		Webinar	Agent	Wood
2/23/2012	0					Webinar	Lender	Slevin
2/23/2012	0					Webinar	Lender	Wood

Date	REG	City	ST	Venue Name	Address	Type	Audience	Trainer
2/28/2012	0			Part 1		Webinar	Agent	Wallkes
2/29/2012	0			Part 2		Webinar	Agent	Waalkes
4/5/2012	1	Needham	MA	Sheraton Needham Hotel	100 Cabot Street Needham, MA 02494	Classroom	Adjuster	Serfass
4/18/2012	1	Bangor	ME			Classroom	Agent	Graham
4/19/2012	1	Augusta	ME			Classroom	Agent	Graham
4/20/2012	1	Portland	ME			Classroom	Agent	Graham
4/3/2012	2	Branchville	NJ	Selective Insurance Auditorium	40 Wantage Ave Branchville, NJ 07890	Classroom	Adjuster	Serfass
4/30/2012	2	Carolina	PR	Embassy Suites	8000 Tartak St, Isle Verde, Carolina, Puerto Rico 00979787/791/0505	Classroom	Adjuster	Waytowich
1/31/2012	3	Hampton	VA	City of Hampton, Public Works Operations Yard	550 North Back River Rd Hampton VA 23669	Classroom	Agent	Waalkes
2/2/2012	3	Richmond	VA	Comfort Inn	3200 W. Broad St. Richmond, VA, 23230 (804) 359-4061	Classroom	Agent	Waalkes
2/13/2012	3	Roanoke	VA	Holiday Inn Roanoke- Valley View	3315 Ordway Dr. Roanoke, VA 24017 540.362.4506	Classroom	Agent	Waalkes
2/15/2012	3	Cumberland	MD	Holiday Inn Cumberland	100 South George Street Cumberland, MD 21502 (301) 724- 8800	Classroom	Agent	Waalkes
2/17/2012	3	Frederick	MD	Holiday Inn Express Frederick	5579 Spectrum Drive Frederick, MD 21703 (301) 695-2881	Classroom	Agent	Waalkes
3/22/2012	3	Baltimore Metro Area	MD			Classroom	Lender	Moye

Date	REG	City	ST	Venue Name	Address	Type	Audience	Trainer
3/27/2012	3	Richmond Metro Area	VA			Classroom	Lender	Moye
3/29/2012	3	Washington Metro Area	VA			Classroom	Lender	Moye
4/17/2012	3	Pittsburgh	PA	Doubletree Pittsburgh Green Tree	101 DoubleTree Dr Pittsburgh, PA 15205 412.922.8400	Classroom	Adjuster	Waytowich
2/2/2012	4	Lake Buena Vista	FL	Buena Vista Palace Hotel	1900 Buena Vista Drive Lake Buena Vista, FL	Classroom	Adjuster	Waytowich
2/7/2012	4	Ocala	FL	Growth Management Training Facility	2710 E. Silver Springs Blvd Ocala, FL 34470	Classroom	Agent	Martinez
2/8/2012	4	Jacksonville	FL	Marriott Jacksonville	4670 Salisbury Rd, Jacksonville, FL 32256 (904) 296-2222	Classroom	Agent	Martinez
2/9/2012	4	Daytona Beach	FL	Hilton Daytona Beach	100 North Atlantic Ave. Daytona Beach, FL 32118 386-254-8200	Classroom	Agent	Martinez
2/15/2012	4	Waco	TX	Wardlaw Claims Facility	2725 Texas Central Pkwy Waco, TX 76712	Classroom	Adjuster	Buntyn
2/15/2012	4	Mobile	AL	Mobile Marriott	3101 Airport Blvd Mobile, AL 36606	Classroom	Adjuster	Waytowich
2/16/2012	4	Mobile	AL	Mobile Marriott	3101 Airport Blvd, Mobile, AL 36606	Classroom	Adjuster	Waytowich
2/21/2012	4					Webinar	Lender	Martinez
2/22/2012	4					Webinar	Lender	Martinez
2/28/2012	4	Charleston	SC	Sheraton Charleston Airport Hotel	4770 Goer Drive North Charleston, SC 29406 (843) 747-1900	Classroom	Agent	Graham
2/28/2012	4	Lakeland	FL	The Lakeland Center	701 W. Lime St Lakeland, FL 33815 863.834.8100	Classroom	Adjuster	Waytowich
2/29/2012	4	Orlando	FL	Hilton Garden Inn Orlando	6850 Westwood Boulevard, Orlando, Florida, USA 32821 Tel: (407) 354-1500	Classroom	Agent	Martinez

Date	REG	City	ST	Venue Name	Address	Type	Audience	Trainer
2/29/2012	4	Columbia	SC	Holiday Inn & Suites	8105 Two Notch Road Columbia, SC 29223 803.736.5600	Classroom	Agent	Graham
3/1/2012	4	Fort Myers	FL	Supervisor of Elections Office	13180 S. Cleveland Ave Fort Myers, FL 33907 239-533-6900	Classroom	Agent	Martinez
3/1/2012	4	Myrtle Beach	SC	Hampton Inn & Suites	1801 S Ocean Blvd. Myrtle Beach, SC 29577 (877) 946-6400	Classroom	Agent	Graham
3/2/2012	4	Tampa	FL	Hilton Garden Inn Tampa Ybor	1700 E. 9th Ave Tampa, FL 33605 813.769.9267	Classroom	Agent	Martinez
3/5/2012	4	Ft. Walton Beach	FL	Ramada Plaza Beach Resort	1500 Miracle Strip Pkwy SE Ft. Walton Beach, FL 32548	Classroom	Adjuster	Serfass
3/6/2012	4	Manteo	NC	Dare County Administrative Building	954 Marshall C Collins Drive Room 168 Manteo NC 27954	Classroom	Agent	Graham
3/9/2012	4	Atlanta	GA	Hilton Atlanta Marietta Hotel & Conference Center	500 Powder Springs St Marietta, GA 30064	Classroom	Adjuster	Buntyn
3/13/2012	4	New Orleans	LA	Double Tree Hotel New Orleans	300 Canal St New Orleans, LA 70130	Classroom	Adjuster	Davis
3/14/2012	4	Tampa	FL	Tampa Conv Center	333 South Franklin St Tampa, FL 33602	Classroom	Adjuster	Serfass
3/23/2012	4	Mobile	AL	CNC Catastrophe & National Claims Facility	2928 McVay Dr. N. Mobile, AL 36606	Classroom	Adjuster	Waytowich
3/26/2012	4	Jackson	MS	Hilton Jackson	1001 East County Line Rd Jackson, MS 39211	Classroom	Adjuster	Buntyn
3/27/2012	4		TN	Part 1		Webinar	Agent	Slevin
3/28/2012	4		TN	Part 2		Webinar	Agent	Slevin
4/10/2012	4	Sunrise	FL	Holiday Inn Hotel & Suites	3003 North University Drive Sunrise, Florida (954) 748-7000	Classroom	Adjuster	Serfass

Date	REG	City	ST	Venue Name	Address	Type	Audience	Trainer
4/13/2012	4	Raleigh	NC	Sheraton Raleigh Hotel	421 South Salisbury Street Raleigh, NC 27601 919.256.1419	Classroom	Adjuster	Buntyn
2/15/2012	5		IL			Webinar	Lender	Slevin
3/8/2012	5	Springfield , IL	IL	Crowne Plaza	3000 S. Dirksen Parkway Springfield, IL	Classroom	Lender	Slevin
3/13/2012	5		IN/K Y	Part 1		Webinar	Agent	Slevin
3/14/2012	5		IN/K Y	Part 2		Webinar	Agent	Slevin
4/11/2012	5	Cleveland	OH	LaCentre Conference Facility	25777 Detroit Road Westlake, OH 44145	Classroom	Agent	Slevin
4/12/2012	5	Toledo	OH	Holiday Inn French Quarter	10630 Fremont Pike Perrysburg, OH 43551	Classroom	Agent	Slevin
4/24/2012	5		MI	TBD		Classroom	Agent	Slevin
4/24/2012	5	Hoffman Estates	IL	Chicago Marriott Northwest	4800 Hoffman Boulevard Hoffman Estates, IL 60192 847.645.9500	Classroom	Adjuster	Buntyn
4/25/2012	5		MI	TBD		Classroom	Agent	Slevin
4/26/2012	5		MI	TBD		Classroom	Agent	Slevin
5/2/2012	5	Wisconsin				Webinar	Agent	Slevin
5/3/2012	5	Wisconsin				Webinar	Agent	Slevin
2/8/2012	6	Houston	TX	Hilton Americas	1600 Lamar St Houston, TX 77010	Classroom	Adjuster	Waytowich

Date	REG	City	ST	Venue Name	Address	Type	Audience	Trainer
2/8/2012	6	Catoosa	OK	Cherokee Hard Rock Casino	777 W Cherokee St Catoosa, OK, 74015 866-538-6194	Classroom	Adjuster	Whitetaker
2/10/2012	6	Huntsville	TX	Veterans Conference Center	455 SH 75N Huntsville, TX 77320	Classroom	Adjuster	Buntyn
2/13/2012	6	Arlington	TX	Centerpoint II NCTCOG Office Bldg	616 Six Flags Dr, Arlington, TX 76011	Classroom	Agent	T Wood
2/13/2012	6	Arlington	TX	Centerpoint II NCTCOG Office Bldg	616 Six Flags Dr, Arlington, TX 76011	Classroom	Lender	T Wood
2/15/2012	6	Fort Worth	TX	Police & Fire Training Facility	1000 Calvert Street Fort Worth , TX 76107-1406 (817) 871-6875	Classroom	Agent	T Wood
2/15/2012	6	Fort Worth	TX	Police & Fire Training Facility	1000 Calvert Street Fort Worth , TX 76107-1406 (817) 871-6875	Classroom	Lender	T Wood
2/23/2012	6	Boerne	TX	Boerne Conv Center	Boerne Convention & Community Center 820 Adler St. Boerne, TX 78006	Classroom	Adjuster	Buntyn
3/5/2012	6	Irving	TX	Sheraton Grand Hotel DFW Airport	4440 W. John Carpenter Fwy Irving, TX 75063 972.929-7533	Classroom	Adjuster	Buntyn
3/28/2012	6	Catoosa	OK	Cherokee Hard Rock Casino	777 W Cherokee St Catoosa, OK, 74015 866-538-6194	Classroom	Adjuster	Waytowich
4/24/2012	6	Austin	TX	Hilton Garden Inn	Downtown - I 35 & 5th St.	Classroom	Lender	Martinez
5/1/2012	6	San Antonio	TX	Henry B. Gonzales Convention Center	200 Market Street San Antonio, TX 78205 877.504.8895	Classroom	Adjuster	Buntyn
5/2/2012	6	Houston	TX	Marriott Westchase	2900 Briarpark Drive Houston TX 77042	Classroom	Agent	Martinez
2/22/2012	7		KS			Webinar	Lender	S Wood
2/28/2012	7		KS	Part 1		Webinar	Agent	S Wood
2/29/2012	7		KS	Part 2		Webinar	Agent	S Wood

Date	REG	City	ST	Venue Name	Address	Type	Audience	Trainer
3/26/2012	7	Cape Girardeau	MO	Osage Center	1624 Kingshighway Cape Girardeau, MO 63701	Classroom	Agent	S Wood
3/27/2012	7	O'Fallon	MO	O'Fallon City Hall	100 North Main O'Fallon, MO	Classroom	Agent	S Wood
3/28/2012	7	Springfield	MO	Springfield- Greene County Office of Emergency Management	833 North Boonville Springfield, MO 65802	Classroom	Agent	S Wood
3/29/2012	7	North Kansas City	MO	North Kansas City Community Center	1999 Iron Street North Kansas City, MO 64116	Classroom	Agent	S Wood
3/31/2012	7	Fairfield	IA	Walker Group Inc Facility	58 South Main Street Fairfield, IA 52556 (641) 469-5900	Classroom	Adjuster	Buntyn
4/10/2012	7	North Platte	NE	Mid - Plains Community College	1101 Halligan Drive North Platte, NE	Classroom	Agent	S Wood
4/11/2012	7	Norfolk	NE		801 East Benjamin Street Norfolk, NE	Classroom	Agent	S Wood
4/12/2012	7	Omaha	NE	Zurich Insurance	13810 FNB Parkway	Classroom	Agent	S Wood
4/17/2012	7		NE	Part 1		Webinar	Agent	S Wood
4/18/2012	7		NE	Part 2		Webinar	Agent	S Wood
2/7/2012	8	Minot	ND	Grand International Inn	1505 N Bdwy Minot, ND	Classroom	Agent	S Wood
2/7/2012	8	Minot	ND	Grand International Inn	1505 N Bdwy Minot, ND	Classroom	Lender	S Wood
2/8/2012	8	Bismarck	ND	Kelly Inn	1800 N 12th St Bismarck, ND	Classroom	Agent	S Wood
2/8/2012	8	Bismarck	ND	Kelly Inn	1800 N 12th St Bismarck, ND	Classroom	Lender	S Wood

Date	REG	City	ST	Venue Name	Address	Type	Audience	Trainer
2/9/2012	8	Jamestown	ND	Quality Inn & Suites	207 25th St SW Jamestown, ND	Classroom	Agent	S Wood
2/10/2012	8	Fargo	ND	Doublewood Inn	3333 S. 13th St Fargo, ND	Classroom	Agent	S Wood
2/10/2012	8	Fargo	ND	Doublewood Inn	3333 S. 13th St Fargo, ND	Classroom	Lender	S Wood
2/29/2012	8		SD, ND, MT			Webinar	Agent	S Wood
3/1/2012	8		SD, ND, MT			Webinar	Agent	S Wood
3/6/2012	8	Provo	UT	Provo City Library @ Academy Square	550 North University Avenue Provo, UT	Classroom	Agent	S Wood
3/7/2012	8	Salt Lake	UT	Utah Association of Independent Insurance Agents	4885 South 900 East Salt Lake City, UT	Classroom	Agent	S Wood
3/13/2012	9	Wailuku, Maui	HI	Maui Memorial Hall		Classroom	Agent	S Wood
3/14/2012	9	Hilo, Hawaii	HI	HGEA Memorial Hall		Classroom	Agent	S Wood
3/15/2012	9	Honolulu	HI	Pacific Beach Hotel	415 South Beretania St. Honolulu, HI	Classroom	Agent	S Wood
3/15/2012	9	Honolulu	HI	Pacific Beach Hotel	415 South Beretania St. Honolulu, HI	Classroom	Lender	S Wood
5/3/2012	9	Anaheim	CA	DoubleTree Anaheim	2085 S. Harbor Blvd Anaheim, CA 92802 714.750.3000	Classroom	Adjuster	Whitetaker

Workshop registration information may be found on the NFIP Training page, FEMA NFIP website.